

Office Memorandum • UNITED STATES GOVERNMENT

TO : Chief, Benefits and Casualty Division

DATE: 20 August 1956

FROM : Chief, Insurance Branch

SUBJECT: Proposed Insurance Information Pamphlet

1. In accordance with your request I have reviewed the attached proposed Insurance Information Pamphlet as prepared by Management Staff, this being a re-write of the basic document originally prepared in draft form by this office on August 1, 1956.
2. I am confused as to the purpose for preparation and release of such document inasmuch as I have been of the impression that the subject pamphlet was to be used for purposes of information and guidance only, whereas in reality the attached one has been made primarily into a sales brochure.
3. The original draft was prepared on the basis of factual information, much of which was taken directly from the Master Contracts themselves and written in such way that, in the opinion of the undersigned, it would have made for the simplest and most positive form of media for not only conveying information but for presenting instructions to be followed when such information was being put to use in the form of applications for coverage or for reimbursement.
4. In all fairness I must state that, in my opinion, the attached has been prepared for consumption on a reading level far below that of the personnel who will be in receipt of same. It is too fundamental and elementary and is presented in such general fashion that it leaves the determination as to the correct way to accomplish something up to the reader, whereas it is mandatory that the instructions laid down in the original manuscript be followed explicitly so that the Insurance Branch can function most effectively, thereby affording all employees the best service possible.
5. If the pamphlet goes out in its present form I feel it will cause many inquiries and possibly much misunderstanding, thereby dissatisfaction at the time of settlement of claims. This branch is not able to handle excessive calls and requests for information due to the many duties presently required of each employee. For this reason I am of the opinion that the original draft would be more completely informative than the attached proposed pamphlet which, if used, will probably result in delay in processing applications, thereby causing backlogs for which this branch could not be responsible.

6. Throughout this attachment the impression is created that, when possible, applications should be completed in the Admins. Office (speaking of headquarters only) and forwarded to the Insurance Office. Due to the details of the applications, which must be correctly completed, as well as the complexity of our system of making payment, cash or payroll deduction, as well as delays which result when an applicant has to be contacted for clarification or corrective action in connection with his application, this impression must be removed and all headquarters employees required to apply in person at the Insurance Office.

7. Many objections to the content of the attachment are based on experience in the past wherein it has been proven that many items, left out of this brochure, must be included to avoid undesirable situations which have arisen in the past. In other words, this Branch is in the best position to determine what information is needed and in what form it should be published.

8. There are many incorrect statements in the attached pamphlet as well as others which, although good sales points, will no doubt lead to future misunderstanding. Attached is a separate list of comments illustrating these points. If you so desire, I will be glad to discuss them with you or the authors, who I am sure are sincere in their efforts but lacking in experience in the insurance field. I feel sure that, since we are all aiming for the same thing, well-informed employees, the writers will agree with most of the comments.

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Attachment

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